

**AMENDMENTS TO THE CLAIMS**

Please amend claims 1, 42, 83, and 121. Please cancel claims 27, 68, 109, and 147 without prejudice. This listing of claims will replace all prior versions, and listings, of this application.

Listing of Claims:

1. (currently amended) A method for allowing a user to use user equipment to place electronic wagers on races with an interactive wagering application, comprising:

using the interactive wagering application to provide the user with an opportunity to create a wager of a particular wager type for a particular race;

providing access to multiple wagering pools that are independent of each other, wherein each wagering pool is capable of accepting the wager of the particular wager type for the particular race; and

using the interactive wagering application to place the wager with one of the multiple wagering pools, wherein the interactive wagering application automatically applies wagering pool selection criteria that are based on pool values associated with each of the multiple wagering pools to determine which one of the multiple wagering pools the wager is to be placed.

2. (previously presented) The method defined in claim 1 wherein using the interactive wagering application to place the wager with one of the multiple wagering pools comprises automatically applying wagering pool selection criteria using the interactive wagering application.

3. (previously presented) The method defined in claim 1 wherein using the interactive wagering application to place the wager with one of the multiple wagering pools comprises using the interactive wagering application to provide the user with an opportunity to manually apply wagering pool selection criteria.

4. (original) The method defined in claim 1 wherein the race is a horse race and the wager is a wager on a horse race.

5. (previously presented) The method defined in claim 1 further comprising displaying a menu region for the user that includes a setup option, wherein the user may access wagering pool selection features of the interactive wagering application by selecting the setup option.

6. (previously presented) The method defined in claim 1 further comprising using the interactive wagering application to display an option for the user that allows the user to select a type of wagering pool selection method the user desires to use to manually select the wagering pool for the wager.

7. (previously presented) The method defined in claim 1 further comprising using the interactive wagering application to display a setup option for the user that allows the user to select the wagering pool to be used by the interactive wagering application.

8. (previously presented) The method defined in claim 1 further comprising using the interactive wagering application to display a screen for the user that allows the user to select a desired pool by name.

9. (previously presented) The method defined in claim 1 further comprising displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering and odds information associated with each of those pools.

10. (previously presented) The method defined in claim 1 further comprising displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering and average odds information associated with each of those pools.

11. (previously presented) The method defined in claim 1 further comprising displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering on the wager created by the user and average odds information associated with each of those pools.

12. (original) The method defined in claim 1 further comprising displaying a screen for the user that allows the user to select a racetrack for the wager using a highlight region.

13. (previously presented) The method defined in claim 1 further comprising:

allowing the user to create a plurality of wagers; and

displaying a screen with the interactive wagering application that contains information on each of the multiple wagering pools and that contains weighted

odds information for each of the pools, wherein the weighted odds information is based on each of the plurality of wagers.

14. (previously presented) The method defined in claim 1 further comprising:

allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools; and

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers.

15. (previously presented) The method defined in claim 1 further comprising:

allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools;

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

displaying an option on the screen that allows the user to submit the wager the user has created for processing.

16. (previously presented) The method defined in claim 1 further comprising:

allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools;

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

displaying an option on the screen that allows the user to submit the wager to the given pool for processing.

17. (previously presented) The method defined in claim 1 further comprising:

allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools;

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

displaying an option on the screen that allows the user to select another pool for the wager.

18. (previously presented) The method defined in claim 1 further comprising displaying a screen for the user that contains a grid arrangement of information on each of the multiple wagering pools.

19. (previously presented) The method defined in claim 1 further comprising displaying a screen for the user that contains information on the name of each of the multiple wagering pools and information relating to the tax status of each pool.

20. (previously presented) The method defined in claim 1 further comprising displaying a screen for the user that contains information on the name of each of the multiple wagering pools and information relating to a pool value associated with each pool.

21. (previously presented) The method defined in claim 1 further comprising displaying a screen for the user that contains information on the name of each of the multiple wagering pools and odds-related information for the wager that is associated with each pool.

22. (previously presented) The method defined in claim 1 further comprising displaying a screen for the user that contains information on the name of each of the

multiple wagering pools, odds-related information for the wager that is associated with each pool, and information on a pool value for the wager that is associated with each pool.

23. (previously presented) The method defined in claim 1 further comprising displaying a screen for the user that contains information on the name of each of the multiple wagering pools, odds-related information for the wager that is associated with each pool, information on a pool value for the wager that is associated with each pool, and tax information related to the wager.

24. (previously presented) The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on the tax status of each of the multiple wagering pools.

25. (previously presented) The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further

comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on which of the multiple wagering pools provide favorable odds.

26. (previously presented) The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on tax consequences associated with using each of the multiple wagering pools.

27. (cancelled)

28. (previously presented) A method for allowing a user to use user equipment to place an electronic wager on a race with an interactive wagering application that handles wagers for multiple totes, comprising:

using the interactive wagering application to provide the user with an opportunity to create a wager;

using the interactive wagering application to select a given one of multiple totes to use for placing the wager; and

using the interactive wagering application to automatically apply tote selection criteria that are

based on bulk benefits associated with using each of the multiple totes.

29. (previously presented) The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on user preferences.

30. (previously presented) The method defined in claim 1 wherein using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on which wager types are available at each of the multiple wagering pools.

31. (previously presented) The method defined in claim 1 further comprising using the interactive wagering application to display account information for the user for each of the multiple wagering pools.

32. (previously presented) The method defined in claim 1 further comprising using the interactive wagering application to display account balance information for the user for each of the multiple wagering pools.

Claims 33-35 (cancelled)

36. (original) The method defined in claim 1 wherein the user equipment includes a cellular telephone, the method further comprising using the cellular telephone to provide the user with the opportunity to create the wager.

37. (original) The method defined in claim 1 wherein the user equipment includes a handheld computer, the method further comprising using the handheld computer to provide the user with the opportunity to create the wager.

38. (original) The method defined in claim 1 wherein the user equipment includes a personal computer, the method further comprising using the personal computer to provide the user with the opportunity to create the wager.

39. (original) The method defined in claim 1 wherein the user equipment includes user television equipment, the method further comprising using the user television equipment to provide the user with the opportunity to create the wager.

40. (original) The method defined in claim 1 wherein the user equipment comprises a set-top box, the method further comprising using the set-top box to provide the user with the opportunity to create the wager.

41. (original) The method defined in claim 1 further comprising sending the wager to a transaction processing and subscription management system over a communications path connected to the user equipment.

42. (currently amended) An interactive wagering system comprising user equipment that a user may use to place electronic wagers on races with an interactive wagering application, wherein the user equipment is configured to:

provide the user with an opportunity to create a wager of a particular wager type for a particular race using the interactive wagering application;

provide access to multiple wagering pools that are independent of each other, wherein each wagering pool is capable of accepting the wager of the particular wager type for the particular race; and

allow the interactive wagering application to place the wager with one of the multiple wagering pools, wherein the interactive wagering application automatically applies wagering pool selection criteria that are based on pool values associated with each of the

multiple wagering pools to determine which one of the  
multiple wagering pools the wager is to be placed.

43. (previously presented) The system defined in claim 42 wherein the interactive wagering application places the wager with one of the multiple wagering pools by automatically applying wagering pool selection criteria.

44. (previously presented) The system defined in claim 42 wherein the interactive wagering application places the wager with one of the multiple wagering pools by providing the user with an opportunity to manually apply wagering pool selection criteria.

45. (original) The system defined in claim 42 wherein the race is a horse race and the wager is a wager on a horse race.

46. (previously presented) The system defined in claim 42 wherein the interactive wagering application displays a menu region for the user that includes a setup option and wherein the user may access wagering pool selection features of the interactive wagering application by selecting the setup option.

47. (previously presented) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display an option for the user that allows the user to select a type of wagering pool selection method the user desires to use to manually select the wagering pool for the wager.

48. (previously presented) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a setup option for the user that allows the user to select the wagering pool to be used by the interactive wagering application.

49. (previously presented) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a screen for the user that allows the user to select a desired wagering pool by name.

50. (previously presented) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a screen for the user that allows the user to view a list of available wagering pools for wagering and odds information associated with each of those pools.

51. (previously presented) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a screen for the user that allows the user to view a list of available wagering pools for wagering and average odds information associated with each of those pools.

52. (previously presented) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a screen for the user that allows the user to view a list of available wagering pool for wagering on the wager created by the user and average odds information associated with each of those pools.

53. (original) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to display a screen for the user that allows the user to select a racetrack for the wager using a highlight region.

54. (previously presented) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to:

be used by the user to create a plurality of wagers; and

display a screen that contains information on each of the multiple wagering pools and that contains weighted odds information for each of the pools, wherein the weighted odds information is based on each of the plurality of wagers.

55. (previously presented) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to:

be used by the user to select the given one of the multiple wagering pools; and

display a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers.

56. (previously presented) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to:

be used by the user to select the given one of the multiple wagering pools;

display a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

display an option on the screen that allows the user to submit the wager for processing.

57. (previously presented) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to:

be used by the user to select the given one of the multiple wagering pools;

display a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

display an option on the screen that allows the user to submit the wager to the given pool for processing.

58. (previously presented) The system defined in claim 42 wherein the user equipment is configured to allow the interactive wagering application to:

be used by the user to select the given one of the multiple wagering pools; and

display a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

display an option on the screen that allows the user to select another pool for the wager.

59. (previously presented) The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains a grid arrangement of information on each of the multiple wagering pools.

60. (previously presented) The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains information on the name of each of the multiple wagering pools and information relating to the tax status of each tote.

61. (previously presented) The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains information on the name of each of the multiple wagering pools and information relating to a pool value associated with each pool.

62. (previously presented) The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains information on the name of each of the multiple wagering pools and

odds-related information for the wager that is associated with each pool.

63. (previously presented) The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains information on the name of each of the multiple wagering pools, odds-related information for the wager that is associated with each pool, and information on a pool value for the wager that is associated with each pool.

64. (previously presented) The system defined in claim 42 wherein the user equipment is configured to display a screen for the user that contains information on the name of each of the multiple wagering pools, odds-related information for the wager that is associated with each pool, information on a pool value for the wager that is associated with each pool, and tax information related to the wager.

65. (previously presented) The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply wagering pool selection criteria that are based on the tax status of each of the multiple wagering pools.

66. (previously presented) The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply wagering pool selection criteria that are based on which of the multiple wagering pools provide favorable odds.

67. (previously presented) The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply wagering pool selection criteria that are based on tax consequences associated with using each of the multiple wagering pools.

68. (cancelled)

69. (previously presented) An interactive wagering system comprising user equipment that a user may use to place an electronic wager on a race with an interactive wagering application that handles wagers for multiple totes, wherein the user equipment is configured to:

provide the user with an opportunity to create a wager using the interactive wagering application;

allow the interactive wagering application to select a given one of multiple totes to use for placing the wager; and

allow the interactive wagering application to automatically apply tote selection criteria that are based on bulk benefits associated with using each of the multiple totes.

70. (previously presented) The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply wagering pool selection criteria that are based on user preferences.

71. (previously presented) The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to automatically apply wagering pool selection criteria that are based on which wager types are available at each of the multiple wagering pools.

72. (previously presented) The system defined in claim 42 wherein the user equipment is further configured to allow the interactive wagering application to display account information for the user for each of the multiple wagering pools.

73. (previously presented) The system defined in claim 42 wherein the user equipment is further

configured to allow the interactive wagering application to display account balance information for the user for each of the multiple wagering pools.

Claims 74-76 (Cancelled)

77. (original) The system defined in claim 42 wherein the user equipment includes a cellular telephone that is used to create the wager.

78. (original) The system defined in claim 42 wherein the user equipment includes a handheld computer that is used to create the wager.

79. (original) The system defined in claim 42 wherein the user equipment includes a personal computer that is used to create the wager.

80. (original) The system defined in claim 42 wherein the user equipment includes user television equipment that is used to create the wager.

81. (original) The system defined in claim 42 further comprising a set-top box that is used to create the wager.

82. (original) The system defined in claim 42 wherein the user equipment is further configured to send the wager to a transaction processing and subscription management system over a communications path connected to the user equipment.

83. (currently amended) A computer readable medium encoded with machine-readable instructions for use in a system which allows users to use user equipment to place electronic wagers on races with an interactive wagering application, the machine-readable instructions comprising:

using the interactive wagering application to provide the user with an opportunity to create a wager of a particular wager type for a particular race;

providing access to multiple wagering pools that are independent of each other, wherein each wagering pool is capable of accepting the wager of the particular wager type for the particular race; and

using the interactive wagering application to place the wager with one of the multiple wagering pools, wherein the interactive wagering application automatically applies wagering pool selection criteria that are based on pool values associated with each of the multiple wagering pools to determine which one of the multiple wagering pools the wager is to be placed.

84. (previously presented) The computer readable medium defined in claim 83; wherein the machine-readable instructions that use the interactive wagering application to place the wager with one of the multiple wagering pools comprises automatically applying wagering

pool selection criteria using the interactive wagering application.

85. (previously presented) The computer readable medium defined in claim 83, wherein the machine-readable instructions that use the interactive wagering application to place the wager with one of the multiple wagering pools comprises using the interactive wagering application to provide the user with an opportunity to manually apply wagering pool selection criteria.

86. (previously presented) The computer readable medium defined in claim 83, wherein the race is a horse race and the wager is a wager on a horse race.

87. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a menu region for the user that includes a setup option, wherein the user may access wagering pool selection features of the interactive wagering application by selecting the setup option.

88. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using the interactive

wagering application to display an option for the user that allows the user to select a type of wagering pool selection method the user desires to use to manually select the wagering pool for the wager.

89. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using the interactive wagering application to display a setup option for the user that allows the user to select the wagering pool to be used by the interactive wagering application.

90. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using the interactive wagering application to display a screen for the user that allows the user to select a desired pool by name.

91. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering and odds information associated with each of those pools.

92. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering and average odds information associated with each of those pools.

93. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering on the wager created by the user and average odds information associated with each of those pools.

94. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user that allows the user to select a racetrack for the wager using a highlight region.

95. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising:

allowing the user to create a plurality of wagers; and

displaying a screen with the interactive wagering application that contains information on each of the multiple wagering pools and that contains weighted odds information for each of the pools, wherein the weighted odds information is based on each of the plurality of wagers.

96. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising:

allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools; and

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers.

97. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising:

allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools;

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

displaying an option on the screen that allows the user to submit the wager the user has created for processing.

98. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising:

allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools;

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

displaying an option on the screen that allows the user to submit the wager to the given pool for processing.

99. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising:

allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools;

displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

displaying an option on the screen that allows the user to select another pool for the wager.

100. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user that contains a grid arrangement of information on each of the multiple wagering pools.

101. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user that contains information on the name of each of the multiple wagering pools and information relating to the tax status of each pool.

102. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for

the user that contains information on the name of each of the multiple wagering pools and information relating to a pool value associated with each pool.

103. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user that contains information on the name of each of the multiple wagering pools and odds-related information for the wager that is associated with each pool.

104. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user that contains information on the name of each of the multiple wagering pools, odds-related information for the wager that is associated with each pool, and information on a pool value for the wager that is associated with each pool.

105. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising displaying a screen for the user that contains information on the name of each of the multiple wagering pools, odds-related information for the wager that is associated with each pool, information

on a pool value for the wager that is associated with each pool, and tax information related to the wager.

106. (previously presented) The computer readable medium defined in claim 83, wherein the machine-readable instructions that use the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on the tax status of each of the multiple wagering pools.

107. (previously presented) The computer readable medium defined in claim 83, wherein the machine-readable instructions that use the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on which of the multiple wagering pools provide favorable odds.

108. (previously presented) The computer readable medium defined in claim 83, wherein the machine-readable instructions that use the interactive wagering

application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on tax consequences associated with using each of the multiple wagering pools.

109. (cancelled)

110. (previously presented) The computer readable medium defined in claim 83, wherein the machine-readable instructions that use the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that are based on user preferences.

111. (previously presented) The computer readable medium defined in claim 83, wherein the machine-readable instructions that use the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises using the interactive wagering application to automatically apply wagering pool selection criteria that

are based on which wager types are available at each of the multiple wagering pools.

112. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using the interactive wagering application to display account information for the user for each of the multiple wagering pools.

113. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using the interactive wagering application to display account balance information for the user for each of the multiple wagering pools.

114. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using a cellular telephone to provide the user with the opportunity to create the wager.

115. (previously presented) The computer readable medium defined in claim 83, the machine-readable instructions further comprising using a handheld computer

to provide the user with the opportunity to create the  
wager.

116. (previously presented) The computer  
readable medium defined in claim 83, the machine-readable  
instructions further comprising using a personal computer  
to provide the user with the opportunity to create the  
wager.

117. (previously presented) The computer  
readable medium defined in claim 83, the machine-readable  
instructions further comprising using user television  
equipment to provide the user with the opportunity to  
create the wager.

118. (previously presented) The computer  
readable medium defined in claim 83, the machine-readable  
instructions further comprising using a set-top box to  
provide the user with the opportunity to create the  
wager.

119. (previously presented) The computer  
readable medium defined in claim 83, the machine-readable  
instructions further comprising sending the wager to a  
transaction processing and subscription management system

over a communications path connected to the user equipment.

120. (previously presented) A computer readable medium encoded with machine-readable instructions for use in a system which allows a user to use user equipment to place an electronic wager on a race with an interactive wagering application that handles wagers for multiple totes, the machine-readable instructions comprising:

using the interactive wagering application to provide the user with an opportunity to create a wager;

using the interactive wagering application to select a given one of multiple totes to use for placing the wager; and

using the interactive wagering application to automatically apply tote selection criteria that are based on bulk benefits associated with using each of the multiple totes.

121. (currently amended) An interactive wagering system comprising user equipment that a user may use to place electronic wagers on races with an interactive wagering application, the system comprising:

means for using the interactive wagering application to provide the user with an opportunity to create a wager of a particular wager type for a particular race;

means for providing access to multiple wagering pools that are independent of each other, wherein each wagering pool is capable of accepting the wager of the particular wager type for the particular race; and

means for using the interactive wagering application to place the wager with one of the multiple wagering pools, wherein the interactive wagering application automatically applies wagering pool selection criteria that are based on pool values associated with each of the multiple wagering pools to determine which one of the multiple wagering pools the wager is to be placed.

122. (previously presented) The system defined in claim 121, wherein the means for using the interactive wagering application to place the wager with one of the multiple wagering pools comprises means for automatically applying wagering pool selection criteria using the interactive wagering application.

123. (previously presented) The system defined in claim 121, wherein the means for using the interactive wagering application to place the wager with one of the multiple wagering pools comprises means for using the interactive wagering application to provide the user with an opportunity to manually apply wagering pool selection criteria.

124. (previously presented) The system defined in claim 121, wherein the race is a horse race and the wager is a wager on a horse race.

125. (previously presented) The system defined in claim 121, further comprising means for displaying a menu region for the user that includes a setup option, wherein the user may access wagering pool selection features of the interactive wagering application by selecting the setup option.

126. (previously presented) The system defined in claim 121, further comprising means for using the interactive wagering application to display an option for the user that allows the user to select a type of wagering pool selection method the user desires to use to manually select the wagering pool for the wager.

127. (previously presented) The system defined in claim 121, further comprising means for using the interactive wagering application to display a setup option for the user that allows the user to select the wagering pool to be used by the interactive wagering application.

128. (previously presented) The system defined in claim 121, further comprising means for using the interactive wagering application to display a screen for the user that allows the user to select a desired pool by name.

129. (previously presented) The system defined in claim 121, further comprising means for displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering and odds information associated with each of those pools.

130. (previously presented) The system defined in claim 121, further comprising means for displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering and average odds information associated with each of those pools.

131. (previously presented) The system defined in claim 121, further comprising means for displaying a screen for the user with the interactive wagering application that allows the user to view a list of available pools for wagering on the wager created by the user and average odds information associated with each of those pools.

132. (previously presented) The system defined in claim 121, further comprising means for displaying a screen for the user that allows the user to select a racetrack for the wager using a highlight region.

133. (previously presented) The system defined in claim 121, further comprising:

means for allowing the user to create a plurality of wagers; and

means for displaying a screen with the interactive wagering application that contains information on each of the multiple wagering pools and that contains weighted odds information for each of the pools, wherein the weighted odds information is based on each of the plurality of wagers.

134. (previously presented) The system defined in claim 121, further comprising:

means for allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools; and

means for displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers.

135. (previously presented) The system defined in claim 121, further comprising:

means for allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools;

means for displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

means for displaying an option on the screen that allows the user to submit the wager the user has created for processing.

136. (previously presented) The system defined in claim 121, further comprising:

means for allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools;

means for displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

means for displaying an option on the screen that allows the user to submit the wager to the given pool for processing.

137. (previously presented) The system defined in claim 121, further comprising:

means for allowing the user to use the interactive wagering application to select the given one of the multiple wagering pools;

means for displaying a screen for the user that contains a list of wagers and information on the current odds available at the given pool for each of the wagers; and

means for displaying an option on the screen that allows the user to select another pool for the wager.

138. (previously presented) The system defined in claim 121, further comprising means for displaying a

screen for the user that contains a grid arrangement of information on each of the multiple wagering pools.

139. (previously presented) The system defined in claim 121, further comprising means for displaying a screen for the user that contains information on the name of each of the multiple wagering pools and information relating to the tax status of each pool.

140. (previously presented) The system defined in claim 121, further comprising means for displaying a screen for the user that contains information on the name of each of the multiple wagering pools and information relating to a pool value associated with each pool.

141. (previously presented) The system defined in claim 121, further comprising means for displaying a screen for the user that contains information on the name of each of the multiple wagering pools and odds-related information for the wager that is associated with each pool.

142. (previously presented) The system defined in claim 121, further comprising means for displaying a screen for the user that contains information on the name of each of the multiple wagering pools, odds-related

information for the wager that is associated with each pool, and information on a pool value for the wager that is associated with each pool.

143. (previously presented) The system defined in claim 121, further comprising means for displaying a screen for the user that contains information on the name of each of the multiple wagering pools, odds-related information for the wager that is associated with each pool, information on a pool value for the wager that is associated with each pool, and tax information related to the wager.

144. (previously presented) The system defined in claim 121, wherein the means for using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises means for using the interactive wagering application to automatically apply wagering pool selection criteria that are based on the tax status of each of the multiple wagering pools.

145. (previously presented) The system defined in claim 121, wherein the means for using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager

further comprises means for using the interactive wagering application to automatically apply wagering pool selection criteria that are based on which of the multiple wagering pools provide favorable odds.

146. (previously presented) The system defined in claim 121, wherein the means for using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises means for using the interactive wagering application to automatically apply wagering pool selection criteria that are based on tax consequences associated with using each of the multiple wagering pools.

147. (cancelled)

148. (previously presented) The system defined in claim 121, wherein the means for using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises means for using the interactive wagering application to automatically apply wagering pool selection criteria that are based on user preferences.

149. (previously presented) The system defined in claim 121, wherein the means for using the interactive wagering application to select the given one of the multiple wagering pools for use in placing the wager further comprises means for using the interactive wagering application to automatically apply wagering pool selection criteria that are based on which wager types are available at each of the multiple wagering pools.

150. (previously presented) The system defined in claim 121, further comprising means for using the interactive wagering application to display account information for the user for each of the multiple wagering pools.

151. (previously presented) The system defined in claim 121, further comprising means for using the interactive wagering application to display account balance information for the user for each of the multiple wagering pools.

152. (previously presented) The system defined in claim 121, further comprising means for using a cellular telephone to provide the user with the opportunity to create the wager.

153. (previously presented) The system defined in claim 121, further comprising means for using a handheld computer to provide the user with the opportunity to create the wager.

154. (previously presented) The system defined in claim 121, further comprising means for using a personal computer to provide the user with the opportunity to create the wager.

155. (previously presented) The system defined in claim 121, further comprising means for using user television equipment to provide the user with the opportunity to create the wager.

156. (previously presented) The system defined in claim 121, further comprising means for using a set-top box to provide the user with the opportunity to create the wager.

157. (previously presented) The system defined in claim 121, further comprising means for sending the wager to a transaction processing and subscription management system over a communications path connected to the user equipment.

158. (previously presented) A system encoded with machine-readable instructions for use in a system which allows a user to use user equipment to place an electronic wager on a race with an interactive wagering application that handles wagers for multiple totes, the system comprising:

means for using the interactive wagering application to provide the user with an opportunity to create a wager;

means for using the interactive wagering application to select a given one of multiple totes to use for placing the wager; and

means for using the interactive wagering application to automatically apply tote selection criteria that are based on bulk benefits associated with using each of the multiple totes.